



*An Independent Practice*

## Client Relationship Summary – November 2024

Alignment Financial Group is an investment advisor registered with the U.S. Securities and Exchange Commission. Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about investment advisers, broker-dealers, and investing.

### *What investment services and advice can you provide me?*

We offer investment advisory services to retail investors, including asset management and comprehensive financial planning, and selection of other advisors. As part of our standard services, we monitor our clients' portfolio holdings and the overall asset allocation strategy on an annual basis, or when a situation would warrant a review based on market conditions or changes in client circumstances.

We offer our asset management services on a discretionary basis. Discretionary asset management allows us the limited authority to buy and sell investments in your account without asking your approval each time a transaction is placed. Our level of authority is determined at the beginning of our relationship with you but can be changed upon request.

While we can advise on any investment asset, our investment recommendations are primarily related to investments in exchange listed securities, over-the-counter securities, foreign securities, warrants, corporate debt securities, CDs, municipal securities, United States government securities, cryptocurrencies and other digital assets deemed to be commodities (e.g., Bitcoin and Ethereum), and options in securities and commodities.

For additional information, please see our Form ADV Part 2A (with special emphasis on Items 4, 8, and 16), which can be found on the SEC website at [adviserinfo.sec.gov](https://adviserinfo.sec.gov). The firm CRD number is 306644.

### ***Conversation Starters – Ask Your Financial Professional:***

Given my financial situation, should I choose investment advisory services? Why or why not?

How will you choose investments to recommend to me?

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

### *What fees will I pay?*

**Principal Fees:** We are compensated for providing the investment advisory services by charging an ongoing asset-based fee that ranges from 0.75% to 1.25% per year and is based on the value of assets we manage for you. Please see our Form ADV Part 2A, Item 5 for the fee structure. Asset-based fees are charged monthly, in arrears, based on the value of portfolio assets of the account on the last business day of the billing period. The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. Comprehensive financial planning is included as part of the overall investment advisory service to the client, and there is no separate fee charged for this service. Asset-based fees are negotiable at the discretion of Alignment Financial Group, and may be waived or reduced for directors, officers, and employees of Alignment Financial Group.

**Other Fees and Costs:** Alignment Financial Group's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. You may incur certain charges imposed by custodians and brokers, such as custodial fees, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Exchange-traded fund (ETF) products also charge internal management fees, which are disclosed in the funds' prospectuses. These fees will generally include a management fee and other fund expenses. All fees paid to Alignment Financial Group for investment advisory services are separate and distinct from the fees and expenses charged by ETFs to their shareholders.

**Additional Information:** You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. **More detailed information about our fees and costs are included in our Form ADV Part 2A (Item 5).**

**Conversation Starter – Ask Your Financial Professional:**

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

***What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?***

**When we act as your investment adviser**, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

Alignment Financial Group has a financial interest in certain securities or investment products and is a commodity pool operator exempt from registration with the CFTC. Alignment Financial Group is the General Partner and Investment Manager of the commodity pool, and Investment Advisor Representatives of the firm receive performance-based fees and management fees associated with duties related to the commodity pool. Alignment Financial Group does not intend to recommend that any retail clients invest in the commodity pool. However, if this changes in the future or if any investors in the commodity pool become investment advisory clients of Alignment Financial Group, then Alignment Financial Group will disclose information about the commodity pool and any conflicts of interest, including the fees the client may pay, in advance.

Alignment Financial Group and its Investment Advisor Representatives are allowed to invest for their own accounts in the same securities that we recommend or acquire for your account, and may engage in transactions that are the same or different than transactions recommended or made for you. This creates a conflict of interest that we mitigate by maintaining a Code of Ethics and compliance program and that sets forth a standard of conduct that must be adhered to by all Alignment Financial Group personnel. **These arrangements and additional information about other conflicts of interest are discussed in more detail in our Form ADV Part 2A (with special emphasis on Items 10 and 11).**

**Conversation Starter – Ask Your Financial Professional:**

How might your conflicts of interest affect me, and how will you address them?

***How do your financial professionals make money?***

Our Investment Advisor Representatives are compensated through the receipt of a portion of revenue we receive for the advisory services we provide. The portion paid to your Investment Advisor Representative generally does not vary based on the type of investments that are recommended. However, as described above, Investment Advisor Representatives of the firm also receive performance-based fees and management fees related to the firm's management of an exempt commodity pool.

***Do you or your financial professionals have legal or disciplinary history?***

Yes. We invite you to visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our Firm and financial professionals.

**Conversation Starter – Ask Your Financial Professional:**

As a financial professional, do you have any disciplinary history? For what type of conduct?

We encourage you to seek out additional information about our investment advisory services in our Form ADV Brochure on [Investor.gov](https://www.investor.gov) or [adviserinfo.sec.gov](https://adviserinfo.sec.gov) (CRD #306644). Alternatively, you can call Alignment Financial Group at (617) 306-3159 to speak with us directly to request up-to-date information and request a copy of the relationship summary.

**Conversation Starters – Ask Your Financial Professional:**

Who is my primary contact person?

Is he or she a representative of an investment adviser or a broker-dealer?

Who can I talk to if I have concerns about how this person is treating me?